

Firm	Legal & Compliance Year(s)	Inherent Risk	Board & Sr Management Oversight	Policies, Procedures & Units	Risk Monitoring & MIS	Internal Controls	Overall ERM # Controls	Impact	Management CAMELS/C	CRA	Consumer	Comments
[REDACTED]	2011											
	2010											
	2011	High	2	2	2	2	2	4	1	2	2	
	2010	High	2	2	2	2	2	5	2	2	1	
	2011	High	3	3	3	3	3	2	2*	2	1	
	2010	Considerable	3	3	3	3	3	2	2*	N/A	1	
	2011	High	3	4	3	3	1	1	1	IND	1	
	2010	High	2	2	3	3	3	3	3	TBD	3	
	2011	(considerable) Considerable	1	1	3	3	3	1	N/A	N/A	2	
	2010	Considerable	3	3	3	3	3	3	N/A	N/A	2	
Goldman Sachs	2011	Considerable	2	2	3	2	2	2	2	1	1	
	2010	Considerable	2	2	3	2	2	2	2	1	1	
	2011	Considerable	3	TBD	3	TBD	TBD	TBD	3	2	4	
	2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	2011	Considerable	3	3	3	3	4	2	2	TBD	3	
	2010	Considerable	3	2	3	3	4	2	2	TBD	3	
	2011	High	3	3	3	3	3	TBD	TBD	IND	TBD	
	2010	High	3	3	3	3	3	TBD	TBD	IND	TBD	
	2011	High	2	2	2	3	2	2	2	TBD	TBD	
	2010	High	2	2	2	3	2	2	2	TBD	TBD	
[REDACTED]	2011											
	2010											
	2011	High	3	3	3	4	3	N/A*	TBD	TBD	2	* Corporate Functions to assess
	2010	High	3	3	3	4	3	3	TBD	N/A	N/A	
[REDACTED]	2011	High	3	2	3	3	3	TBD	TBD	*TBD	*TBD	* Lead OCC
	2010	High	3	2	3	3	3	2	2	*TBD	*2	* Lead OCC

1= Strong
2= Satisfactory
3= Fair
4= Marginal
5= Unsatisfactory
N/A= Not Applicable

Inherent
High
Considerable
Moderate
Low